

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jennifer Lynn Murphy  
 Debtor

Case No. 18-12898-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

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 Total Noticed: 87

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db  
 14099423 +Jennifer Lynn Murphy, 207 Spruce Road, Flourtown, PA 19031-2234  
 14099424 +Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610  
 14099426 Asset Recovery Solutions, LLC, 2200 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4501  
 14099428 +Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 14099429 Bureau Investment Group, Portfolio No. 15 LLC, c/o, Stonleigh Recovery Associates,  
 PO Box 1479, Lombard, IL 60148-8479  
 14099431 Capital One, N.A., PO Box 71087, Charlotte, NC 28272-1087  
 14099432 +Chestnut Hill Hospital, 8835 Germantown Avenue, Philadelphia, PA 19118-2765  
 14099433 Citi Double Cash Card, PO Box 9001037, Louisville, KY 40290-1037  
 14099433 CitiBank, N.A., Best Buy (Visa), c/o, Pressler & Pressler, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 14099434 +Client Services, Inc., PO Box 1503, Saint Peters, MO 63376-0027  
 14099438 Comenity Capital Bank, c/o ACI, 2420 Sweet Home Road, Ste. 150, Buffalo, NY 14228-2244  
 14099441 Credit Contorl, PO Box 31179, Tampa, FL 33631-3179  
 14099443 Dept. Stores National Bank, c/o, GC Service, LP, PO Box 857, Oaks, PA 19456-0857  
 14099445 ERC, PO Box 23870, Jacksonville, FL 32241-3870  
 14099449 Global Credit & Collections Corp., 440 N. Cumberland Avenue, Suite 300,  
 Chicago, IL 60656-1490  
 14099451 Great Lakes Higher Education Corp., 2401 International Lane, Madison, WI 53704-3192  
 14099450 +Great Lakes Higher Education Corp., PO Box 78480, Milwaukee, WI 53278-8480  
 14099452 Home Depot Credit Services, PO Box 90001010, Louisville, KY 40290-1010  
 14099456 +JH Portfolio Debt Equities, LLC, c/o, ATG Credit, LLC, PO Box 14895,  
 Chicago, IL 60614-8542  
 14099457 +JH Portfolio Debt Equities, LLC, c/o, Crawley & Bergmann, LLC, 117 Kinderkamack Road,  
 Suite 201, River Edge, NJ 07661-1916  
 14099454 +James Murphy, 207 Spruce Road, Flourtown, PA 19031-2234  
 14099461 +LVNV Funding LLC,, 6801 S. Cimarron Road, Suite 424-J, Las Vegas, NV 89113-2273  
 14099460 Lending Club, Payment Center Solutions, 72 Stevenson Street Suite 300,  
 San Francisco, CA 94105  
 14099462 Macy's, PO Box 78008, Phoenix, AZ 85062-8008  
 14099464 +Merchants & Medical, Credit Corp., Inc., 6324 Taylor Drive, Flint, MI 48507-4680  
 14099467 +Michelle L. Sanginiti, Esquire, The Bucks County Office Center,  
 1200 Veterans Highway - Suite B-2, Bristol, PA 19007-2525  
 14099469 Midland Funding LLC, c/o, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 14099470 Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581  
 14099471 +Navient, PO Box 78480, Milwaukee, WI 53278-8480  
 14099472 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 14099473 PASI, PO Box 188, Brentwood, TN 37024-0188  
 14099479 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 12903,  
 Norfolk, VA 23541)  
 14099474 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 14099475 Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988  
 14099476 Penny Mac, PO Box 514387, Los Angeles, CA 90051-4387  
 14099477 Penny Mac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929  
 14099478 Phillips & Cohen Associates, Ltd., Mail Stop 146, 1002 Justison Street,  
 Wilmington, DE 19801-5148  
 14099480 Prime Health Services - Roxborough, 307 23rd Street Extension Suite 950,  
 Pittsburgh, PA 15215  
 14099484 Roxborough Memorial Hospital, 5800 Ridge Avenue, Philadelphia, PA 19128  
 14099483 Roxborough Memorial Hospital, Attn: Lockbox Operations #536363,  
 307 23rd Street Extension Suite 950, Pittsburgh, PA 15215  
 14099485 Stoneleigh Recovery Assoc., PO Box 1118, Charlotte, NC 28201-1118  
 14099500 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
 14099501 Victoria's Secret, PO Box 65978, San Antonio, TX 78265-9728

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Aug 11 2018 06:08:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:23 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:22:24  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 11 2018 02:23:04 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14099425 EDI: RMSC.COM Aug 11 2018 06:08:00 Bankruptcy Dept., PO Box 965060,  
 Orlando, FL 32896-5060  
 14099427 EDI: WFNNB.COM Aug 11 2018 06:08:00 Boscovs, PO Box 659622, San Antonio, TX 78265-9622  
 14099430 +EDI: MERRICKBANK.COM Aug 11 2018 06:08:00 Carson Smithfield, LLC, PO Box 9216,  
 Old Bethpage, NY 11804-9016  
 14099436 EDI: WFNNB.COM Aug 11 2018 06:08:00 Comenity Bank, PO Box 182273,  
 Columbus, OH 43218-2273

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14099437 +EDI: WFNNB.COM Aug 11 2018 06:08:00 Comenity Bank, PO Box 182779,  
Columbus, OH 43218-2779

14099435 EDI: WFNNB.COM Aug 11 2018 06:08:00 Comenity Bank, Bankruptcy Department, PO Box 182125,  
Columbus, OH 43218-2125

14099439 +EDI: WFNNB.COM Aug 11 2018 06:08:00 Comenity Capital Bank, c/o, PayPal Credit,  
PO Box 5138, Lutherville Timonium, MD 21094-5138

14099440 EDI: WFNNB.COM Aug 11 2018 06:08:00 Comenity Capital Bank/HSN, Bankruptcy Dept.,  
PO Box 183043, Columbus, OH 43218-3043

14099442 EDI: RGSFNBANK.COM Aug 11 2018 06:08:00 Credit One Bank, PO Box 60500,  
City of Industry, CA 91716-0500

14099444 +E-mail/Text: egssupportservices@alorica.com Aug 11 2018 02:22:53 EGS Financial Care, Inc.,  
PO Box 1020, Dept. 806, Horsham, PA 19044-8020

14099446 E-mail/Text: data\_processing@fin-rec.com Aug 11 2018 02:21:58  
Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908

14099447 EDI: FSAE.COM Aug 11 2018 06:08:00 First Source Advantage, PO Box 628,  
Buffalo, NY 14240-0628

14099448 EDI: RMSC.COM Aug 11 2018 06:08:00 Gap Visa/Synchrony Bank, PO Box 960017,  
Orlando, FL 32896-0017

14099453 EDI: WFNNB.COM Aug 11 2018 06:08:00 HSN, PO Box 659707, San Antonio, TX 78265-9707

14099458 EDI: TSYS2.COM Aug 11 2018 06:08:00 Juniper Card Services, PO Box 13337,  
Philadelphia, PA 19101-3337

14099459 EDI: CBSKOHLS.COM Aug 11 2018 06:08:00 Kohl's Payment Center, PO Box 2983,  
Milwaukee, WI 53201-2983

14099463 +EDI: MID8.COM Aug 11 2018 06:08:00 MCM, 2365 Northside Drive, Suite 300,  
San Diego, CA 92108-2709

14099465 EDI: MERRICKBANK.COM Aug 11 2018 06:08:00 Merrick Bank, PO Box 660702,  
Dallas, TX 75266-0702

14099466 +EDI: MERRICKBANK.COM Aug 11 2018 06:08:00 Merrick Bank, PO Box 9201,  
Old Bethpage, NY 11804-9001

14099468 EDI: MID8.COM Aug 11 2018 06:08:00 Midland Credit Management, Inc., PO Box 60578,  
Los Angeles, CA 90060-0578

14100875 +EDI: PRA.COM Aug 11 2018 06:08:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

14099481 +EDI: RMSC.COM Aug 11 2018 06:08:00 QCard/Synchrony Bank, PO Box 53095,  
Atlanta, GA 30355-1095

14099422 EDI: RMSC.COM Aug 11 2018 06:08:00 R' Us Credit Cards/SYNCB, PO Box 530938,  
Atlanta, GA 30353-0938

14099482 E-mail/Text: bk@rgsfinancial.com Aug 11 2018 02:21:51 RGS Financial, Inc., PO Box 852039,  
Richardson, TX 75085-2039

14099486 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
PO Box 965060, Orlando, FL 32896-5060

14099491 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
PO Box 965013, Orlando, FL 32896-5013

14099487 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
PO Box 965060, Orlando, FL 32896-5060

14099492 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank, PO Box 965022,  
Orlando, FL 32896-5022

14099490 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank, PO Box 965003,  
Orlando, FL 32896-5003

14099488 +EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank, PO Box 965013,  
Orlando, FL 32896-5013

14099489 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank, PO Box 965004,  
Orlando, FL 32896-5004

14099493 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank/Amazon, PO Box 960013,  
Orlando, FL 32896-0013

14099494 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank/JCP, PO Box 960090,  
Orlando, FL 32896-0990

14099495 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank/Lowes, PO Box 965004,  
Orlando, FL 32896-5004

14099498 EDI: WTRRNBBANK.COM Aug 11 2018 06:08:00 TD Bank, N.A., Target Card Services,  
PO Box 660170, Dallas, TX 75266-0170

14099499 EDI: RMSC.COM Aug 11 2018 06:08:00 TJX REward/SYNCB, PO Box 530949,  
Atlanta, GA 30353-0949

14099496 EDI: WTRRNBBANK.COM Aug 11 2018 06:08:00 Target Card Services, PO Box 673,  
Minneapolis, MN 55440-0673

14099497 EDI: WTRRNBBANK.COM Aug 11 2018 06:08:00 Target Card Services, 3901 W. 53rd Street,  
Sioux Falls, SD 57106-4216

14099502 EDI: RMSC.COM Aug 11 2018 06:08:00 Walmart/Synchrony Bank, PO Box 530927,  
Atlanta, GA 30353-0927

14099503 EDI: WFNNB.COM Aug 11 2018 06:08:00 Williams Sonoma, PO Box 659705,  
San Antonio, TX 78265-9705

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
14099455 JCPenney Mastercard, PO Box 965009, LA 71000

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

EDWIN RICHARD DRESSEL on behalf of Debtor Jennifer Lynn Murphy  
rick.dressel@flastergreenberg.com, erika.letteri@ecf.inforuptcy.com/r49748@notify.bestcase.com  
KEVIN G. MCDONALD on behalf of Creditor Pennymac Loan Service, LLC bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Case number: **18-12898-jkf**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**